

Fill in this information to identify the case:

Debtor 1 ROGER A GUMINSKI

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 18-22339JAD

Form 4100N

Notice of Final Cure Payment**10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 8-2

Last 4 digits of any number you use to identify the debtor's account 9 1 2 6

Property Address: 118 MARTIN RD
ENON VALLEY PA 16120

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>0.00</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$644.32

The next postpetition payment is due on

9 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 07/13/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **ROGER A GUMINSKI**
Name

Case number (if known) **18-22339JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3)</u>				
12/11/2019		M & T BANK	REALLOCATION OF CONTINUING DEBT	1,953.06
01/28/2020	1146837	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,170.19
02/25/2020	1150362	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
03/23/2020	1153845	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
04/27/2020	1157305	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
05/26/2020	1160643	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
06/26/2020	1163781	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
07/29/2020	1166901	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
08/25/2020	1169979	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
09/28/2020	1173063	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
10/26/2020	1176152	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
11/24/2020	1179229	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
12/21/2020	1182182	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	624.65
01/25/2021	1185146	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	684.26
02/22/2021	1188271	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	644.32
03/26/2021	1191550	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	644.32
04/26/2021	1194810	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	644.32
05/25/2021	1197943	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	644.32
06/25/2021	1201126	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,288.04
				<u>14,543.98</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

ROGER A GUMINSKI
118 MARTIN ROAD
ENON VALLEY, PA 16120

GLENN R BARTIFAY ESQ
2009 MACKENZIE WAY STE 100
CRANBERRY TWP, PA 16066

M & T BANK
ATTN PAYMENT PROCESSING
POB 1288
BUFFALO, NY 14240-1288

M & T BANK
PO BOX 840
BUFFALO, NY 14240

MCCALLA RAYMER ET AL
NATL BANKRUPTCY DEPT**
1544 OLD ALABAMA RD**
ROSWELL, GA 30076-2102

7/13/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee